

REQUEST FOR PROPOSAL

Group Mediclaim Policy for Retired Employees of National Bank for Agriculture and Rural Development for Hospitalization

15 September 2025 – 14 September 2026

e-Tender



**National Bank for Agriculture and Rural Development
Human Resource Management Department
Head Office
C-24, 'G' Block,
Bandra Kurla Complex (BKC),
Bandra (East)
Mumbai – 400 051, (Maharashtra)
India**

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Disclaimer

This Request for Proposal (RFP) is not an offer by NABARD, but an invitation to receive response from eligible interested bidders for Group Medclaim Policy (GMP) for retired employees of the Bank. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by NABARD with the bidders. This document should be read in its entirety.

**RFP for Group Mediclaim Policy for Retired Employees of National Bank for Agriculture and Rural Development for Hospitalization
15 September 2025 to 14 September 2026**

NOTICE INVITING TENDER

(Only through e-tendering)
SCHEDULE OF TENDER (SOT)

Tenders are invited by the National Bank for Agriculture and Rural Development (NABARD) for the Group Mediclaim Policy programme offered to the Bank's retired employees. The Bank has authorized M/s. AON Risk Insurance Brokers India Pvt. Ltd. to solicit proposals through a two-stage bidding process (comprising of Technical Bid and Financial Bid) from **IRDAI Licensed 'Non-Life Insurance companies operating in India'** for Group Mediclaim Policy programme offered to its retired employees.

The 'Request for Proposal' (RFP) for the programme is available on NABARD's website www.nabard.org in 'Tenders Section' and on the portal of Central Public Procurement Portal (CPPP). Interested bidders are requested to refer to the said RFP. The Bids prepared strictly as per provisions of the RFP document should be submitted online.

Sr. No.	Details	Date/Time/Other Particulars
1.	E-Tender No.	NB/HO/HRMD-PPD/03/2025-26
2.	Mode of Tender	e-tendering system (Online Part I - Technical Bid, Qualifying and Part II– Financial Bid) through(https://eprocure.gov.in/eprocure/app)
3.	View Tender Date & Time on CPPP	14:00 Hrs. on 23 August 2025
4.	Date & Time of NIT available to parties to download	14:00 Hrs. on 23 August 2025
5.	Date & Time of starting of e-tender opening for submission of online Technical Bid and Financial Bid at https://eprocure.gov.in/eprocure/app	14:00 Hrs. on 23 August 2025
6.	Pre bid meeting	11:00 Hrs. on 28 August 2025 at NABARD HEAD OFFICE, BKC, Mumbai.
7.	Date & Time of closing of online e-Tender for submission of online Technical and Financial Bid	17:00 Hrs. on 06 September 2025
8.	Date & Time of opening of Part I (i.e., Technical Bid)	11:00 Hrs. on 08 September 2025
9.	Date & Time of opening of Part II (i.e., Financial Bid)	11:00 Hrs. on 10 September 2025

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Part 1: Introduction and instructions for e-tender

This is e-procurement event of Human Resource Management Department (HRMD), Head Office, National Bank for Agriculture and Rural Development. The e-procurement service provider is Central Public Procurement Portal (CPPP). You are requested to read and understand the Notice Inviting Tender (NIT) and subsequent Corrigendum, if any, before submitting the online bid. Tenderers who do not comply with the conditions pertaining to documentary proof (wherever required) will not qualify in the Tender for opening of financial bid.

Introduction

National Bank for Agriculture and Rural Development (NABARD), hereinafter referred as 'Bank' is an Apex Development Financial Institution of the country with Head Office at Mumbai. It has 31 Regional Offices, and 4 Training Establishments situated across the country and employees a total of around 3200 employees. NABARD has approximately 4194 retired employees who are eligible to be covered for the hospitalization (IPD) benefits.

The Bank has authorized M/s. AON Risk Insurance Brokers India Pvt. Ltd. to solicit proposals through a two-stage bidding process (comprising of Technical Bid and Financial Bid) from **IRDAI Licensed 'Non-Life Insurance companies operating in India** for Group Medical Policy (GMP) for hospitalization offered to its retired employees. Bidders are invited to submit their proposal in accordance with the enclosed Request for Proposal (RFP) terms and conditions of which are also available at NABARD's website www.nabard.org under the 'Tenders Section'.

Complete confidentiality should be maintained. Information provided here should be used for its intended scope and purpose. Retention of this RFP signifies your agreement to treat the information as confidential. You must agree to bear all costs related to the preparation of your proposal.

If you decide to decline this RFP, we request written confirmation, by email, of your intent and reason(s) for your declining the RFP within two working days (i.e., 26th August 2025) of your receipt of this RFP.

Bid submission, queries and all other terms and conditions are detailed in the following sections of this document. All communication with regard to this proposal may be directed to M/s AON Risk Insurance Brokers India Pvt. Ltd. only.

1. NABARD invites online tender for the Group Mediclaim Policy programme for its retired employees for the period **15 September 2025 to 14 September 2026**, from IRDAI licensed Non-Life Insurance Companies operating in India.
2. All entries in the tender should be entered in online Technical and Financial formats on the website of Central Public Procurement Portal (e-procurement service provider) without any ambiguity.
 - (a) Technical bid will be opened online on specified date and time as given in the NIT.
 - (b) Financial bid of only those bidders will be opened online who score equal to or more than 60% marks in the technical bid.

3. Bidders are instructed to use *the **Upload Documents*** link in ***My Menu*** to upload documents in the document library. Multiple documents can be uploaded. The maximum size of a single document for uploading is 10 MB. Once documents are uploaded in the library, bidders can attach them through ***Attach Document*** link against the tender. Please note that if documents are not attached to the tender, the same cannot be downloaded by the Bank and it will be deemed that vendor has not submitted the tender. For further assistance, follow the instructions given in the bidder's guide.
4. All notices and correspondence to the bidder(s) shall be sent by e-mail only, till finalization of tender takes place by HRMD, NABARD as well as by our consultant, M/s. AON Risk Insurance Broker Pvt Ltd. Hence, the bidders are required to ensure that email address provided by them is valid and updated with the M/s. AON Risk Insurance Brokers India Pvt Ltd. Bidders are also requested to ensure the validity of their DSC (Digital Signature Certificate).
5. **(a)** At any time, prior to the deadline for submission of online tender, NABARD may for any reason modify the RFP. Please note that there is no provision to take out list of parties downloading the RFP/ tender document from the website mentioned in NIT. As such bidders are requested to check the website before the due date of opening, to ensure that they have not missed any corrigendum uploaded against the said RFP after downloading the RFP document. **The responsibility of downloading the related corrigendum, if any, will be of the bidder only.**

(b) No separate intimation in respect of corrigendum to this NIT (if any) will be sent to tenderer(s) who have downloaded the documents from the website. Please see website <https://eprocure.gov.in/eprocure/app> of Central Public Procurement Portal (CPPP) for any corrigendum. NABARD reserves the right to accept or reject any or all the proposals in whole or part without assigning any reasons.
6. E-tender cannot be accessed after the due date and time mentioned in NIT.
7. **Bidding in e-tender**
 - a) The process involves Electronic Bidding for submission of Technical bid as well as Financial bid.
 - b) Only those bidder(s) who have necessary documents can submit their Technical and Financial bid through internet in CPPP website <https://eprocure.gov.in/eprocure/app>.
 - c) In all cases bidder should use their own ID and password along with Digital Signature at the time of submission of their bid.
 - d) During the entire e-tender process, the bidders will remain completely anonymous to one another and to everybody else.
 - e) The e-tender floor shall remain open from the pre-announced date & time till the date and time as mentioned above in the Notice Inviting Tender.
 - f) All electronic bids submitted, using a valid Digital Signing Certificate, during the e- tender process shall be legally binding on the bidder. Any bid will be considered

as the valid bid offered by that bidder and the acceptance of the same by HRMD, NABARD (Buyer) will form a binding contract between Buyer and the Bidder for execution of work. Such a successful tenderer shall hereafter be called BIDDER.

- g) It is mandatory that all the bids are submitted with a digital signature certificate otherwise the same will not be accepted by the system.
 - h) NABARD reserves the right to cancel or reject or accept or withdraw or extend tender in full or part, as the case may be, without assigning any reason thereof.
 - i) No deviation from the terms and conditions of the tender document is acceptable. Submission of bid in the e-tender floor by any bidder confirms his acceptance of terms and conditions for the tender.
 - j) Unit of Measure (UOM) is indicated in the e-tender Floor. Rate to be quoted should be in Indian Rupees as per UOM indicated in the e-tender floor/ tender document.
8. The selection of insurance company resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.
 9. No deviation from the technical and financial terms and conditions will be allowed.
 10. HRMD, NABARD has the right to cancel this e-tender or extend the due date of receipt of bid (s) without assigning any reason thereof.
 11. The online tender should be submitted strictly as per terms and conditions and procedures laid down on the website <https://eprocure.gov.in/eprocure/app> of Central Public Procurement Portal (CPPP).
 12. The bidders must upload all the documents required as per terms of NIT. Any other document uploaded which is not required as per terms of NIT shall not be considered.
 13. The bid will be evaluated based on the filled-in technical & financial formats.
 14. The documents uploaded by the bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, punitive action can be taken against defaulting Insurers/Bidder(s) and they shall be blacklisted, and NABARD may take any such action/s as it may deem fit.
 15. NABARD intends to select only one insurance company by issue of RFP, under contract.
 16. During pre-qualification and evaluation of the e-tender, the Bank may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Bank.
 17. The proposal may be uploaded along with the covering letter about the proposal, accompanied by the information/documents indicated in the Annexure and the declaration signed by the authorized signatory with Seal of the Company. All pages are required to be signed and stamped.
 18. The tenure of the contract will be for one year (15 September 2025 to 14 September 2026). Bank may at its discretion extend the policy till 31 March 2027. Such extension, if considered, will be on existing terms and conditions. Premium will be charged pro-rata basis the policy outgo.
 19. The signed and stamped policy copy and the data of members covered under the policy along with their premium amount to be shared to NABARD within 10 working days post receipt of final data from NABARD.

20. Proposal Requirements:

The following sections include the information necessary for your organization to respond to this RFP. Your proposal must:

- Consider 15 September 2025 as the effective date for policy placement and administration.
- Provide premium quotes in the requested format as stated.
- Answer all questions in the following sections clearly and concisely.
- Submit proposal online at <https://eprocure.gov.in/eprocure/app> on or before 17:00 hrs. on 06 September 2025.

Failure to submit the proposal within the stipulated time will result in disqualification of the proposal.

Part 2: General Information

1. The objective is to ensure that this Group Mediclaim Policy (GMP) for hospitalization programme is managed at a high service level and in the most cost-effective manner as possible. The insurer must have the flexibility necessary to respond to NABARD's current and changing needs.
2. NABARD's primary objective in conducting this RFP is to contract with an insurer who:
 - Matches the desired plan design and contract provisions; and
 - Demonstrates the ability to deliver high quality services at a competitive price.
 - Provides statistics to prove the TAT committed.
3. This RFP provides plan design of the GMP-IPD and will provide following information, post signing of Non-Disclosure Agreement (NDA), to enable you to prepare and submit the proposals for consideration by NABARD:
 - Plan design
 - Employee and dependent demography data
 - Claims data as on
 - a) Up to 20 August 2025- for Policy Period 2024-25
 - b) Policy Period 2023-2024
 - c) Policy Period 2022-2023

Schedule of the Tender:

Task	Completion Date
Request for Proposal Release	14:00 Hrs. on 23 August 2025
Pre-Bid Meeting	11:00 Hrs. on 28 August 2025
Communicate Intent to bid	26 August 2025
Written questions regarding RFP to AON Risk Insurance Brokers India Pvt Ltd.	17:00 Hrs. on 26 August 2025
Last Date & Time of Submission of bid	17:00 Hrs. on 06 September 2025
Date of Opening of Technical Bid followed by Financial Bid	11:00 Hrs. on 08 September 2025 11:00 Hrs. on 10 September 2025
Plan Effective Date	15 September 2025

Response Format:

If you intend to respond to this proposal, please send a confirmation mail to M/s AON Risk Insurance Brokers India Pvt. Ltd. along with Non-Disclosure Agreement (NDA) as specified in the RFP, latest by 17:00 Hrs. on 26 August 2025, with email subject line: NABARD – INTENT TO BID FOR GMP-IPD POLICY FOR PENSIONERS RFP 2025-26.

4. The proposal must clearly indicate the name of the responding organization/company, as well as the name, address and telephone number of the primary contact at your organization for this proposal. The proposal must include the contact's name for local service and account management team that NABARD / Broker can call directly.

5. Post receipt of your intention to bid, NDA and confirmation, brokers will share a login id and password with you through email, using which the bidder can download the demography summary and claims data. Before downloading the NABARD's data, a formal NDA must be executed upon. Template shared as [Annexure – 3](#).

6. Please submit your proposal online at <https://eprocure.gov.in/eprocure/app> not later than 17:00 Hrs. on 06 September 2025, as mentioned in Part 3 - Proposal Instructions – Para (E).

No extension will be granted for submission after 17:00 Hrs. on 06 September 2025.

7. Address for communication:

**Chief General Manager
National Bank for Agriculture and Rural Development
Human Resource Management Department
Personnel Policy Division (PPD)
Head Office, 6th Floor, 'D' Wing
Plot No. C-24, 'G' Block
Bandra Kurla Complex
Bandra (East), Mumbai – 400 051**

8. In case of any difficulty, in bid submission please contact any of the below mentioned officials of the **Central Public Procurement Portal (CPPP)** –

Contact details for online e-tendering support - Central Public Procurement Portal (CPPP)		
Sl. No.	Contact No.	E-mail support
1	0120 – 4001 002/005	Technical: support.eproc@nic.in
2	0120 – 4493 395	Policy: cppp-doe@nic.in

Questions concerning the RFP or its attachments can be directed to Mr. Mahesh Mestry and Mr. Ravindra Misal of AON Risk Insurance Brokers India Pvt Ltd. with e-mail subject line: NABARD – QUESTION GMP - IPD POLICY FOR PENSIONERS RFP 2025-26.

Mr. Mahesh Mestry	Mr. Ravindra Misal	Mr. Niall D'Souza
Manager	Deputy Vice President	Senior Vice President
Mobile No.: +91 8983252978	Mobile No.: +91 7039360376	Mobile No. +91 9920766773
Email: mahesh.mestry@aon.com	Email: ravindra.misal@aon.com	Email: niall.dsouza@aon.com

*M/s Aon Risk Insurance Brokers India Private Limited
'A' Wing, 5th Floor, One Forbes, VB Gandhi Marg, Kala Ghoda, Fort,
Mumbai, Maharashtra – 400 001*

Contact Persons – NABARD	
Shri Sanjeev Kumar Deputy General Manager Phone: +91-22-26539476 Mobile: 8291849901	Smt. Chhavi Dayal Assistant General Manager Phone: +91-22-26539851 Mobile: 7234040333

No answers will be provided over the phone. Please submit all questions in writing by email to M/s Aon Risk Insurance Broker India Pvt. Ltd. latest by 26 August 2025. Broker will send a written response by email to substantive questions.

NABARD and M/s AON Risk Insurance Brokers India Pvt Ltd. assume no responsibility or liability for any cost you may incur in responding to this RFP, including attending meetings, site visits, etc.

Deviations from RFP Specifications:

It is intended that you should conform to these specifications in full. Do not quote any alternative Plan Designs. Please quote the requested financial arrangements only. Any deviation will make you liable to be disqualified.

Bidders will be bound to comply with the provisions set forth in this RFP.

Part 3: Proposal Instructions

Pre - Qualification Eligibility Criteria:

The bids received from bidders meeting the criteria specified as under will be considered for evaluation:

1. Bidder/ Insurance Company should be a 'Non-Life' Insurance Company registered under Insurance Regulatory and Development Authority of India (IRDAI).
2. Bidder/ Insurance company should have been in operations for uninterrupted 10 financial years or more in India as on 31 March 2025.
3. Bidder/ Insurance Company should have solvency margin of above 1.5 as on 31 March 2025, as per threshold limit prescribed by IRDAI. The Solvency Margin is not applicable for Public Sector General Insurance Companies participating in the bidding process as per directions issued by the Department of Financial Services, Ministry of Finance, Government of India vide Office Memorandum F No. EG-14017/64/2020-Insll dated 02 July 2022.
4. Bidder/ Insurance Company having profitable three financial years of operation in the last fifteen years.
5. Bidder should not have been declared ineligible by the Government of India or any State/UT Government for corrupt and fraudulent practices; or blacklisted by any organization; or have any criminal proceedings against the company, its directors or any key managerial personnel.

Note:

- Without qualifying for All of the above clauses, no insurer will be able to participate in the bidding process.
- Supporting CA authorized certificates for points (3), (4) and (5) with CA Authorized Certificate.

(A) Proposal Requirements

You may note that for the purpose of appointment of BIDDER for Group Mediclaim Policy for hospitalization programme, a two-stage bidding process will be followed. The response to the present tender will be submitted in two parts, i.e., the Technical Bid and the Financial Bid. The Bidder will have to submit the 'Technical Bid' and the 'Financial Bid' online but within the stipulated date and time.

The 'Technical Bid' will contain the exhaustive and comprehensive technical details indicated in [Annexure – 1](#) along with the Integrity Pact, and 'Financial Bid' will contain the pricing information as indicated in [Annexure - 2](#).

The Technical Bid shall NOT contain any pricing or financial information. If the Technical Bid contains any price related information, then that Technical Bid would be disqualified and would NOT be processed further.

Your response should be organized into following sections:

- Section 1 Executive Summary / Introduction
- Section 2 Proposal Compliance Letter
A letter signed by an authorized officer of the organization certifying the proposal's complete compliance with the RFP specifications except as specifically noted in the appropriate sections.
- Section 3 Technical Bid (as per [Annexure - 1](#) to this RFP)
- Section 4 Financial Bid (as per [Annexure- 2](#) to this RFP)
- Premium quote should be inclusive of all charges as mentioned below and excluding Goods and Service Tax
- TPA charges as applicable
 - Brokerage of 0.09%
- Section 5 Items included with Proposal.
- Section 6 Integrity Pact (as per Annexure-5 to this RFP which is required to be submitted on stamp paper of ₹500/-)
- The bidder shall submit INTEGRITY PACT along with the Technical Bid as prescribed by the Government of India (Part 6) duly signed by the bidder on each page and witnessed by two persons. The agreement shall be stamped in accordance with the laws governing the State where it is executed. Bid submitted without INTEGRITY PACT shall not be considered.
- Section 7 Non-Disclosure Agreement (as per Annexure 3)
- Section 8 Declaration of Financial Bid (as per Annexure 6 to this RFP which is required to be submitted on ₹500/- stamp paper)

NABARD has appointed **Shri. Jagdeep Kumar Ghai, PTA & FS (Retd.)**, as Independent External Monitors (IEM), who shall independently, neutrally, and objectively review whether and to what extent the parties comply with the obligations under the pact.

All proposal responses will be opened online in front of a committee constituted for this purpose by NABARD, in the presence of representative of the insurance companies, if they choose to remain present.

(B) Important Terms

- **Quotes:** The rates quoted must be final and considered firm regardless of actual claims experience as on the policy effective date i.e., 15 September 2025.
- **Terms:** The proposal/bid must not include 'Cancellation' and / 'Premium' / 'Claims Review' clause for the tenure of the policy year other than the condition mentioned in the RFP.
- **TPA:** Bidders must agree to work with the TPA/s as decided by NABARD and communicated to the selected Insurer subsequently and inhouse TPAs of insurer may not be considered for the same.

Endorsements:

- Premium for endorsement (addition / deletion) should be computed on daily pro-rata basis. For deletion in case of demise, the insurance company needs to consider the date of demise as given by NABARD for pro-rata refund of premium.
- Any refunds on account of deletions should be refunded on a daily pro-rata basis subject to benefit utilization.
- Any correction endorsement should be honored by the TPA immediately; the insurer endorsement will follow through.

The start date of coverage for the retiree will be at the discretion of NABARD.

(C) Process to be Adopted for Evaluation of the Bids

The Proposal Compliance declaration duly signed by the authorized signatory of the bidder will be reviewed initially. The declaration form which is accepted fully without any conditionality will be considered further for evaluation. Any form of incompleteness in this will disqualify the bidder from the tender process.

In the first stage, only the ‘Technical Bids’ will be opened in respect of those bidders who fulfill the details indicated in [Annexure - 1](#). The Technical Bids will be evaluated based on technical details and the points to be awarded as per following table:

Evaluation criteria for Technical Bid:

Sr. No.	Criterion	Points	Total	Supporting Documents
1	Number of Years Since License given by IRDAI as on 31.03.2025		10	Copy of the IRDAI license along with last renewal receipt copy to be submitted
	i. 10 years - 12 years	4		
	ii. More than 12 years and up to 14 Years	6		
	iii. More than 14 years and up to 16 Years	8		
	iv. Above 16 Years	10		
2	Gross Total Premium underwritten within India (₹ in Crores) as on 31.03.2025		10	Submit the copy of audited balance sheet for the Financial Year 2024-25
	i. Up to ₹1000 Crores	4		
	ii. > ₹1000 Crores - ₹2000 Crores	6		
	iii. > ₹2000 Crores – ₹5000 Crores	8		
	iv. > ₹5000 Crores	10		
3	Health Premium underwritten within India (₹ In Crores) as on 31.03.2025		20	Submit the copy of audited balance sheet for the Financial Year 2024-25
	i. Up to ₹250 Crores	5		
	ii. > ₹250 Crores - ₹500 Crores	10		
	iii. > ₹500 Crores – ₹1000 Crores	15		
	iv. > ₹1000 Crores	20		

4	* Number of Group Mediclaim policies being serviced where Total lives covered are 20,000 Lives in each policy during Financial Year April 2024 to March 2025		10	Auditor's Certified Copy
	i. Two Policies	4		
	ii. Upto Four Policies	6		
	iii. Upto Six Policies	8		
	iv. Eight or more Policies	10		
5	* Number of Group Mediclaim Policies where the Premium paid is more than ₹ 20 Crores during Financial Year 2024-25		20	Auditor's Certified Copy
	i. One Policy	5		
	ii. Two Policies	10		
	iii. Three Policies	15		
	iv. Four or more Policies	20		
6	Percentage of Claims settled by number to claims lodged (under Group Mediclaim Policies only) for last three years – (supported by Authorized Certificate)		20	Auditor's Certified Copy
	i. Up to 75%	5		
	ii. More than 75% to 85%	10		
	iii. More than 85% to 95%	15		
	iv. More than 95%	20		
7	Have you complied with Management expenses ratio stipulated by IRDAI for last three completed financial years (supported by Actuarial certificate)		10	Auditor's Certified Copy
	Yes	10		
	No	0		

*** For Point Number 4 and 5 in the evaluation criteria, the following conditions will apply:**

- Policies where your company is a Co-Insurer will not be considered.
- Micro Insurance/State Policies will not be considered.
- Only Corporate Group Mediclaim Insurance policies will be considered for the Technical Bid.
- Insurer that does not have any policy of the required size will not get any points.

(D) Bidders scoring equal to or more than 60% marks, as per above evaluation in Technical Bid, will qualify for further process of bidding.

In the second stage, the Financial Bid for only those bidders, who have qualified through the above process based on evaluation of their Technical Bid, will be opened.

NABARD reserves the right to:

- Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
- Waive or change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a waiver / change would be duly and publicly notified in the Bank's website before the closure of the bid date.
- Extend the time for submission of all proposals and such an extension would be duly communicated by AON Risk Insurance Brokers India Pvt. Ltd. to all the companies.
- Share the information / clarifications provided in response to RFP by any bidder, with all other bidder(s) / others, in the same form as clarified to the bidder raising the query.
- Select the bidder even if a single bid is received as response.
- Bank may at its discretion extend the policy till 31 March 2027. Such extension, if considered, will be on existing terms and conditions. Premium will be charged pro-rata basis the policy outgo.

(E) Financial Bid for Policy

- Bidder will quote on Premium bid before tax for **annual policy** from 15 September 2025 to 14 September 2026.

(F) Selection Criteria

- Bidder who will quote the lowest financial bid will be considered as L1 and will be offered the contract.
- In the event of tie in financial bid, the technical score will be considered for the selection of the successful bidder.
- In the event of a tie in both financial bid and technical score, the same would be resolved by giving additional weightage to the bidder that has higher percentage of claims settled to number of claims lodged under group IPD policies for last three years, number of group IPD policies being serviced during FY 2024-25 and number of IPD policies where the premium paid is more than ₹20 crore during FY 2024-25, with these parameters being sequentially considered in descending order.

(G) Bid Submission**1. Response Format:**

- Section 1 – **Technical Bid** to be submitted online at <https://eprocure.gov.in/eprocure/app> in the attached Format (Refer: [Annexure 1](#))
- Section 2 – **Financial Bid** to be submitted online at <https://eprocure.gov.in/eprocure/app> in the attached Format (Refer: [Annexure 2](#))

- The bid should be **signed by the bidder, or any person duly authorized** to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. **All pages of the tender documents** except brochures, if any, are to be signed by the authorized signatory.
- The bid should contain no interlineations, erasures, or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.

4. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.
5. No columns of the tender should be left blank. Offers with insufficient information and offers which do not strictly comply with the stipulations given above, are liable for rejection.
6. The bids will be opened in the presence of authorized representatives of the bidders. However, the representative of the bidder must produce an authorization letter from the bidder to represent them at the time of opening of Technical / Financial Bids. Only one representative will be allowed to represent any bidder. In case the bidder's representative is not present at the time of opening of bids, the quotations / bids will still be opened at the scheduled time at the sole discretion of NABARD.

Part 4

Plan Design and Related Documents

The Financial Bid submitted by the bidders must conform to the existing policy on as is basis along with the following enhancements:

	Existing Conditions	Proposed Conditions
1	Cataract operation with a cap of INR 75,000/- PER EYE uniform for all including cost of laser & multifocal lens within the limit. Advancement in treatment & surgical procedures under cataract to be made payable. PPN charges are not applicable for cataract claims and to be processed as per specified limit of INR 75,000/- .	Cataract operation with a cap of ₹90,000/- PER EYE uniform for all including cost of laser & multifocal lens and spectacles (if part of the package) within the limit. Advancement in treatment & surgical procedures under cataract to be made payable. PPN charges are not applicable for cataract claims and to be processed as per specified limit of ₹90,000/- .
2	AYUSH treatment up to 25% of the sum insured at any Government /NABH/QCI accredited hospital. Ayurvedic treatment for cancer patient will be permitted up to SI.	AYUSH (i.e., Ayurveda, Yoga, and Naturopathy, Unani, Siddha and Homeopathy) treatment up to 50% of the sum insured, per hospitalization at any Government /NABH/QCI accredited hospital. Curative Naturopathy to be included in Ayush treatment. Ayurvedic treatment for cancer patients will be permitted up to SI.
3	Charges for special nurse covered for insured persons irrespective of age during the hospitalization. Special nursing charges for all for a maximum period of 60 days after hospitalization, if recommended by attending doctor or hospital.	Charges for special nurse/attendant covered for insured persons irrespective of age during the hospitalization. Special nursing/attendant charges for all for a maximum period of 60 days after hospitalization, if recommended by attending doctor or hospital.
4	Reimbursement of cost of intra vitreous injection Avastin/ Lucentis/ Macugen / Ozurdex etc. allowed during the policy year with a limit of ₹1,00,000/- per eye.	Reimbursement of cost of intra vitreous injection Avastin/ Lucentis/ Macugen / Ozurdex etc. allowed during the policy year with a limit of ₹1,25,000/- per eye.
5	Injections for Autoimmune disorders/arthritis and ankylosing spondylosis. Limit will be read as INR 25,000 per injection upto sum insured.	Injections for Autoimmune disorders/arthritis and ankylosing spondylosis with/without day care hospitalization requirement. The limit will be read as ₹25,000/- per injection upto sum insured.
6	Oral & adjuvant chemotherapy to be covered up to twice the sum insured limit on cumulative basis	All Oral & adjuvant chemotherapy to be covered up to twice the sum insured limit on cumulative basis. Pre/post claim of Oral Chemo to be paid including consultation, investigation, pharmacy or any other expenses incurred in pre & post period of Oral Chemo.
7	Internal Organ Biopsy	All Biopsies, including internal, external and all procedures related thereto be covered.
8	Domiciliary Hospitalization benefit is covered.	Domiciliary Hospitalization including Palliative care benefit to be covered.
9	Local ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor.	Local ambulance charges for admission, transfer to another hospital and /or discharge under critical condition or in case of demise as advised by the doctor.

New Covers Proposed

1. Non-medical items such as cotton bandages, aprons, cozy towels, dressing bags, sanitary pads, diapers and adhesive bandages etc. to be covered in cases like burns and traumas.
2. Purchase of CPAP, Bi-PAP machine, infusion pump and oxygen concentrator for subsequent use at home on medical advice will be covered.
3. Charges towards all types of instruments / equipment's used in OT / ICU shall be covered.
4. Diagnostic Dilation and Cutterage (D&C) and Hysteroscopy to be covered.
5. Single-use dialyzer must be covered without clarification from hospital.
6. Cost of crutches, walkers, oximeter and thermometer post-hospitalization shall be covered.
7. Blood transfusion to be included under day-care list.
8. Monoclonal antibody treatment for all ailment to be cover.
9. Any ailment, hormonal therapy, biological therapy, immunotherapy, adjuvant therapy, and targeted therapy should be payable under IPD/Day care up to the sum insured.
10. For Physiotherapy treatments prescriptions issued by Physiotherapist or an Orthopedics can be considered.
11. Procedure charges should be payable without requiring a detailed breakup of the costs.

Clarification on Existing Covers

	Existing	Revised
1	Inclusion of Injection Luprodox for advance prostate cancer and Injection Ferinject for anaemia.	Injections, including but not limited to, Luprodox for advance prostate cancer and Ferinject for anaemia.
2	All organ transplants, including stem cell transplant/ therapy are covered upto sum insured, provided treatment is approved by Indian Medical Association, Indian Council of Medical Research or Ministry of Health and Family Welfare.	All organ transplants, including stem cell transplant/ therapy are covered upto sum insured, provided treatment is approved by Indian Medical Association, Indian Council of Medical Research or Ministry of Health and Family Welfare. Any additional amount claimed to be utilized from corporate buffer on approval from NABARD.
3	Any further new advancement in treatment modalities to be covered if it is a part of Hospitalization (IPD) on actual basis.	Any further new advancement in treatment modalities to be covered if it is a part of Hospitalization (IPD) on actual basis. Immunotherapy and other similar kind or therapies for cancer patients to be covered. Any additional claimed to be utilized from corporate buffer on approval from NABARD.

The Financial Bid should be submitted in accordance with above changes as well as claims data, census data and other variables.

Claims Data *

Claims data as on 20 August 2025, for the current policy period i.e., 2024-25.

Complete claims data for the Policy Period 2023-24.

Complete claims data for the Policy Period 2022-23.

*Census data and claims data will be forwarded by *M/s.AON Risk Insurance Brokers Pvt. Ltd.* Only to participating insurance companies who have shared the Non-Disclosure Agreement as per Annexure - 3.

Part 5

RFP Terms and Conditions

Following additional terms and conditions shall apply to the evaluation process:

- (a) **Bidder warranties** - By submitting a Response, the Bidder represents and warrants to NABARD that, as at the date of submission:
- i. The Bidder has fully disclosed to NABARD in its Responses all information which could reasonably be regarded as affecting in any way NABARD's evaluation of the Response.
 - ii. All information contained in the Bidder's Response is true, accurate and complete and not misleading in any way.
 - iii. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the Bidder threatened against or otherwise involving the Bidder which could have an adverse effect on its business, assets or financial condition or upon NABARD's reputation if the Response is successful.
 - iv. The Bidder will immediately notify NABARD of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the Bidder's business, assets or financial condition, or NABARD reputation or render the Bidder unable to perform its obligations under the NABARD agreement, if any or have a material adverse effect on the evaluation of the responses by NABARD.
 - v. The Bidder has not and will not seek to influence any decisions of NABARD during the evaluation process or engage in any uncompetitive behavior or other practice which may deny legitimate business opportunities to other Bidders.
 - vi. The Bidder will execute a Service Level Agreement (SLA) enlisting the service parameters required by NABARD. SLA to be executed on a ₹500/- stamp paper.
- (b) **Confidentiality** - Bidder must keep confidential any information received from or about NABARD as a result of or in connection with the submission of the Response. All information contained in the Response, or in subsequent communications shall be deemed confidential and may be used only in connection with the preparation of Bidder's Response. Unless expressly agreed in writing, prior to submissions, Responses are not confidential and may be used by NABARD in whole or part. NABARD, however, will not disclose the information provided by a Bidder in a Response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law. Additionally, and at any point of the evaluation and selection process, NABARD shall require the Bidder to execute a Non-Disclosure Agreement (NDA) if the Bidder has not executed an NDA with NABARD previously. NDA to be executed on a ₹500/- stamp paper.
- (c) **Disclaimer** - Whilst all reasonable care has been taken in compiling this Response document, the figures, documents, and details are presented in good faith; and no warranty or guarantee (express or implied) is given by NABARD as to the completeness or accuracy of the Response or any information provided in or in connection with it.

To the maximum extent permitted by law:

- i. NABARD, its officers, employees and agents will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process; and
 - ii. Each Bidder releases and indemnifies NABARD from all claims, suits, demands, proceedings, actions, liabilities, damages, and costs which may arise under statute, law, equity or otherwise arising from, whether directly or indirectly, or in connection with the evaluation and selection process.
- (d) This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific NABARD requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. NABARD reserves the right to make no selection and enter into no agreement as a result of this RFP. Only the execution of a written agreement between NABARD and an insurance company will obligate NABARD in accordance with the terms and conditions contained in such agreement.
- (e) It should be understood that your response to this RFP constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you, NABARD may, at its option, incorporate all or any part of your response to this RFP in the contract. NABARD reserves the right to accept your offer without further discussion and without any additional opportunity for you to amend, supplement or revise your submitted offer.
- (f) **NABARD's right to verify** - NABARD reserves the right to conduct a site survey or obtain other evidence of facilities, resources, and managerial, financial and Bidder performance abilities prior to announcing the successful Bidder or awarding an agreement under this evaluation process.
- (g) **Financial documents** - NABARD may request additional financial/ business information from the Bidder at its discretion.
- (h) **Selection criteria** - The selection criteria, inquiries, questions or information put forth in the Response are meant to be provided on the aforesaid and established through the details submitted by the bidder in the Technical Bid. Financial Bids of those companies which do not meet the evaluation standard of 60% marks will not be opened and processed further. The assessment of the bid and final calculation of the bidder will be as detailed in Section III of this RFP. On the offer of contract bidder will sign a Service Level Agreement (SLA).
- (i) **Termination/or suspension of evaluation process** - NABARD reserves the right to suspend or terminate the Bidder evaluation process (in whole or in part) at any time in its absolute discretion and without liability to the Bidder or any third party. Bidders will be notified if any suspension or termination occurs, but NABARD is not obliged to provide any reasons thereof.

- (j) **Other Rights** - Without limiting its rights under any other clause of this evaluation process or at law, and without liability to the Bidder or any third party, NABARD may at any stage of the evaluation process:
- i. Waive or change any formalities, irregularities or inconsistencies in this proposal (format and delivery). Such a change/waiver would be duly and publicly notified by issuing corrigendum against the tender on CPPP and Bank's website before closure of the bid date.
 - ii. Cancel the RFP/Tender at any stage, without assigning any reason whatsoever.
 - iii. Require additional information from a Bidder.
 - iv. Change the structure and timing of the evaluation process.
 - v. Extend the time for submission of all proposals and such an extension would be duly notified on CPPP and Bank's website.
 - vi. Terminate further participation in the evaluation process by a Bidder.
 - vii. Negotiate with more than one Bidder.
 - viii. Terminate negotiations being conducted with a Bidder.
 - ix. Vary or extend the timetable and evaluation process, accept any non-complying response; or
 - x. Vary the terms and conditions of the evaluation process, the RFP or specifications or requirements at any time.
 - xi. Waive any requirement of the RFP per its sole discretion where the best interest of NABARD would be served by such a waiver.
 - xii. Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
 - xiii. Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within 21 days of award of offer.
 - xiv. Share the information/clarifications provided in response to RFP by any bidder, with all the bidder(s)/ others, in the same form as clarified to the bidder raising the query.
 - xv. NABARD may at its discretion extend the policy till 31 March 2027. Such extension, if considered, will be on existing terms and conditions. Premium charged for this extension period by the bidder/insurance company will be as per bid quoted in Annexure – 2 of the RFP. The decision of the National Bank will be final in this regard.
- (k) **Responsibility for Costs** - Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing NABARD with the response, the revised response, or any additional information).
- (l) **Non-Reliance by Bidder** - Bidder, by submitting a Response, acknowledges that:
- i. It does not rely on any information, representation, or warranty, whether oral or in writing or arising from other conduct, other than that specified in this RFP or otherwise provided by NABARD in writing.
 - ii. It has made its own inquiries as to the risks, contingencies and other circumstances that may have an effect on the Bidder's Response as well as the accuracy, currency or completeness of such information; and

- iii. Information provided in its Responses are based on historical trends and does not constitute a representation that such trends will continue in future or occur again, and nothing contained in its Response can be relied upon as a commitment, guarantee or representation regarding future events or performance.
- (m) **NABARD's right to vary** - NABARD reserves the right to vary any aspect of this valuation process, RFP without liability to Bidder. Where NABARD varies any aspect of this evaluation process or the agreement, NABARD shall notify the Bidder of that variation.
- (n) **Incorporation of Responses into agreement** - The Successful Bidder, as concluded by NABARD, shall sign an agreement with NABARD. NABARD may, at its sole discretion, incorporate any portion of any successful Response of a successful Bidder into the final agreement. NABARD may require a successful Bidder to submit, before negotiation of the NABARD agreement, details of issues which may affect their ability to act as a Bidder.
- (o) **Precedence of Documents** - If there is any inconsistency between the terms of this RFP and any of its appendices, schedules, or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency.
- (p) **Governing Laws & Dispute Resolution** - The RFP and selection process shall be governed by and construed in accordance with the laws of India. Any dispute arising out of the RFP process shall be referred to arbitration under the Arbitration & Conciliation Act, 1996. The arbitral tribunal shall consist of three arbitrators - one each to be appointed by NABARD and Bidder and the two appointed arbitrators then appointing an umpire. The venue of arbitration shall be Mumbai and the language of arbitration proceedings and that of all documents and communications between the parties will be in English. The decision of majority of arbitrators will be final and binding upon both the parties. All arbitration awards will be in writing and will state the reasons for the award. The expenses of the arbitrators as determined by the arbitrators will be shared equally by the National Bank and the Bidder/s. However, the expenses incurred by each party in connection with the preparation will be borne by the party itself.
- (q) **Legal Jurisdiction** – All legal disputes between the parties will be subject to the jurisdiction of the Courts situated at Mumbai only.
- (r) The evaluation process as communicated earlier shall continue without any changes.
- (s) In the event that you elect not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information. Additionally, Bidders must immediately return this document and certify in writing to AON Risk Insurance Brokers India Pvt. Ltd., that all copies have been returned to AON Risk Insurance Brokers Pvt. Ltd. or destroyed.

(t) Indemnity

The bidder assumes responsibility for and shall indemnify and keep the National Bank harmless from all liabilities, claims, costs, expenses, taxes and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation under this document or for which the bidder has assumed responsibilities under the contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the contract and to protect the Bank during the tenure of the contract. Where any patent, trademark, registered design, copyrights and/or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/or compensation thereon. In the event of any third-party raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the service supplied by the bidder covered under the contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist the National Bank in defending at the bidder's cost against such third party's claim and/or actions and against any lawsuits of any kind initiated against the National Bank.

(u) Termination

A suitable clause for termination by giving proper notice will be incorporated in the contract with the successful bidder. The contract with the selected bidder may be terminated at NABARD discretion on account of the following or without assigning any reason:

- a. On the bidder's refusal to take up the assigned work
- b. If the bidder stands dissolved / reconstituted/ insolvent or bankrupt
- c. On the bidder's failure to abide by the terms and conditions stipulated in the RFP and the contract
- d. If the performance of the bidder is found unsatisfactory (viewed as such by the Bank's appropriate authority)
- e. Any other reason at the discretion of the Bank.

- (v) NABARD reserves the right to terminate the contract/cancel the contract with two months' notice after giving a reasonable opportunity to the bidder for improving the discharge of services. This reasonable period, however, shall not exceed 60 days after the issuance of communication to this effect to the bidder by NABARD.

(w) Clause of Prevention of Sexual Harassment at Workplace -

- i. The bidder shall comply with the provision of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013.
- ii. In case of any complaint of sexual harassment against an employee or any representative of the bidder, the complaint will be filed before the internal complaints committee constituted by the service provider and the service provider shall ensure appropriate action under the said Act in respect to the complaint.
- iii. In case of any complaint of sexual harassment against an employee of the bidder within the premises of NABARD, a complaint will be filled before the Central Complaints Committee/Regional Complaints Committee constituted by NABARD under “Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
- iv. Any complaint of sexual harassment from any aggrieved employee of the bidder against any employee of the National Bank will be taken cognizance of by the Central Complaints Committee /Regional Complaints Committee by NABARD under “Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
- v. The bidder shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employees of the bidder, for instance any monetary relief to NABARD’s employees, if sexual violence by the employee of the company is proved in the committee.
- vi. The bidder shall be responsible for educating its employees and representatives about prevention of sexual harassment at workplace and related issues.
- vii. The bidder shall provide a complete and updated list of its employees and representatives who are deployed within NABARD premises.

Annexure – 1

Section 3- Technical Bid for Policy Period 15 September 2025, to 14 September 2026

Sl. No.	Parameters	Documents	Response
1	Number of Years Since License given by IRDAI as on 31.03.2025	IRDAI License with renewal receipt.	
2	Gross Total Premium underwritten within India (₹ in crore) as on 31.03.2025	CA Certified Balance Sheet	
3	Health Premium underwritten within India (₹ in crore) as on 31.03.2025	CA Certified Balance Sheet	
4	Number of Group Mediclaim policies being serviced where Total Lives covered are 20,000 Lives in each policy during Financial Year April 2024 to March 2025 *	Certified by Competent Authority	
5	Number of Group Mediclaim Policies where the Premium paid is more than ₹20 crore during Financial Year April 2024 to March 2025 **	Certified by Competent Authority	
6	Percentage of claims settled by number to claims lodged (under Group Mediclaim Policies only) for last three years – (supported by Authorized Certificate)	Certified by Competent Authority	
7	Have you complied with Management expenses ratio stipulated by IRDAI for last three completed financial years (supported by Authorized Certificate)	Certified by Competent Authority	

Note: All supporting documents should be signed by duly authorized signatory of the company.

* Point No 4 – Required Details

Details in respect of each such policy to be provided as under:

Name of the Company & Contact Person (s)	No. of Lives Covered	Premium Per Life Covered	Total Yearly Premium (₹) (Exclusive of Tax)

** Point No 5 – Required Details

Details in respect of each such policy to be provided as under:

Name of the Company & Contact Person (s)	No. of Lives Covered	Premium Per Life Covered	Total Yearly Premium (₹) (Exclusive of Tax)

For Point Number 4 and 5 mentioned above, the following conditions will apply:

- Policies where your company is a Co-Insurer will not be considered.
- Micro Insurance/State Policies will not be considered.
- Only Corporate Group Medical Insurance policies will be considered for the Technical Bid.
- Company that does not have any policy of the required size will not get any points.

NABARD reserves the right to verify the information provided against Item Nos. 4 & 5 above.

Annexure 1 A

Section 2 – Proposal Compliance Letter

(To Be Submitted on the Company's Letter Head and Signed by the Authorized Signatory with Seal)

Proposal Compliance Declaration

We have read and understood the terms and conditions of the RFP and express our agreement to them and confirm that decisions of National Bank for Agriculture and Rural Development with regard to RFP will be binding on us.

The information contained in the bid sheet is correct to the best of our knowledge and belief.

We further confirm that our company is in position to comply with all the requirements in the RFP. Attached is a signed copy of the tender document.

Date:

Authorized Signatory
Name
Designation

Place:

Seal of the Company

Annexure - 2

Section 4 - Financial Bid for Policy Period 15 September 2025 to 14 September 2026

Particulars	Amount (₹)
Premium before GST *	
Add: Applicable GST (@18%)	
Total Premium including GST	

Two or more bidders being L1:

- If there is a tie in the financial quote, the technical score will be considered for the selection of the successful bidder.
- In the event of a tie in both financial bid and technical score, the same would be resolved by giving additional weightage to the bidder who has higher percentage of claims settled to number of claims lodged under group IPD policies for last three years, number of group IPD policies being serviced during FY 2024-25 and number of IPD policies where the premium paid is more than ₹20 crore during FY 2024-25, with these parameters being sequentially considered in descending order.

Corporate Buffer Terms and Clause

- There should be no limit on replenishment of Corporate Buffer during the policy period in terms of amount and events.
- Unutilized Corporate Buffer amount should be refunded back to NABARD.

Note:

1. *Premium should be valid for a period of 12 months effective from 15 September 2025 and should be inclusive of the following:
 - TPA charges as applicable
 - Brokerage of 0.09%
2. Premium should be quoted for all coverages, terms, and conditions, features etc. as mentioned in the RFP.
3. If a firm quotes 'NIL' charges/consideration, the bid shall be treated as unresponsive and will not be considered.

Annexure – 3

Section 7 – Format of Non-Disclosure Agreement

Non-Disclosure Agreement

The bidder/Insurance Company shall not disclose directly or indirectly any information, data and / or any detail of the Bank, which may come to the possession or knowledge of the bidder/Insurance Company during the course of discharging its contractual obligations in connection with this agreement, to any third party and shall at the times hold the same in strictest confidence. The bidder/Insurance Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Bidder/Insurance Company shall not publish, permit to be published, or disclose any particulars of the information without the previous written consent of the Bank. The Bidder/Insurance Company shall indemnify the Bank for any loss suffered by the Bank as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Bidder/Insurance Company and the Bank shall be entitled to claim damages and pursue legal remedies.

The Bidder/Insurance Company shall take all appropriate actions with respect to its employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Bidder/Insurance Company's obligations with respect to non-disclosure and confidentiality will survive even after the expiry or termination of this agreement for whatever reason.

Annexure - 4

Inbuilt Corporate Buffer (CB) Structure*

Once the sum insured is fully utilized, the subsequent payable claims as per each employee's eligibility and as per hospitalization limit is paid from the corporate buffer.

Corporate Buffer Utilization- Illustration						
Sum Insured Per Hospitalization: ₹4,80,000						
	Claimed Amount	SI Used	SI Balance	CB Used	CB Balance	Paid Claim Amount
Employee A Claim 1	60,000	60,000	4,20,000	-	14,00,00,000	60,000
Employee A Claim 2	5,60,000	4,20,000		60,000	13,99,40,000	4,80,000
Employee A Claim 3	1,00,000			1,00,000	13,98,40,000	1,00,000
Employee B Claim 1	5,00,000	4,80,000	-		13,98,40,000	4,80,000
Employee B Claim 2	5,00,000	-	-	4,80,000	13,93,60,000	4,80,000

- Once the corporate buffer is fully utilized, NABARD would pay additional premium at an agreed percentage @ 100% to enhance the corporate buffer amount as required.
- There is no cap on number of replenishments of corporate buffer provision.
- Unutilized Corporate Buffer amount at the end of the policy period is required to be refunded back to NABARD by the insurer.

NABARD Group Mediclaim Policy for Hospitalization—for Retired Employees

Type of Cover	<p>Cover is for Retired Employees of NABARD and their Spouse, irrespective of age.</p> <p>Family Size: Self (Retired Employee) + Spouse only</p> <p>Corporate Buffer of ₹50 Lakh will be provided for the member, to take care of multiple hospitalizations of member subject to claim per hospitalization not exceeding the sum insured limits.</p> <p>NABARD would pay an agreed percentage premium as specified in the Financial Bid to enhance the Corporate Buffer amount as required.</p> <p>There shall be no limit on replenishment of Corporate Buffer during the policy period in terms of amount and events.</p> <p>Unutilized Corporate Buffer amount at the end of the policy period is required to be refunded back to NABARD by the insurer.</p>	
Grades, Sum Insured & Limit per hospitalization of retired employee & spouse	Group 'B' & 'C' employees	₹4,80,000/-
	Officers-Gr A, B & C	₹6,00,000/-
	Officers-Gr C (PP), D, E & F	₹7,20,000/-
	Executive Director	₹9,60,000/-
	DMD/MD/Chairman	Unlimited
Scope of the Cover	<p>The Policy should cover expenses of hospitalization (room charges, doctors/surgeons fees, ICU/ICCU, medicines, pathology reports, etc.) on a reimbursement/cashless basis, incurred as a result of illness and/or accidents, as an in-patient in a recognized hospital.</p> <p>The policy should cover dental treatment following an injury/accident.</p> <p>The policy should cover hospitalization expenses incurred in connection with accidents caused due to terrorism.</p> <p>Pre/Post hospitalization to be covered 30/60 days, respectively. In case of physiotherapy, the post hospitalization is to be covered upto 180 days, in cases where physiotherapy is postponed due to plaster, benefit will be extended from next day of plaster removal date, subject to applicable per hospitalization ceiling.</p> <p>The policy should cover minimum standard day care procedures (150+). An indicative list of procedures is attached. The day care list will also be inclusive of day care medical treatment undertaken due to advancement of technology. Any further new advancement in treatment modalities to be covered if it is a part of any other insurer's Day Care list.</p>	

Additional Features	<p>The policy must offer the following covers:</p> <ol style="list-style-type: none"> 1. Cashless facility (Minimum 24 hours hospitalization / day care surgeries/procedures) for hospitalization procedures arising out of sickness or accident. Claims can be made on cashless / reimbursement basis. 2. For repeated hospitalization of the same ailments, within 45 days of hospitalization, reimbursement & cashless facility should be available for all claims. 3. Cover for new members and their dependents from the date of joining of the member (date of retirement/ superannuation/ special retirement scheme/ inclusion under MAS, etc. at the discretion of NABARD). 4. Pre-existing diseases must be covered for all the members. 5. Waiting period (30 days, first year, etc) will not be applicable. No Time Deductible to be applicable on any ailment. 6. Domiciliary Hospitalization including Palliative care benefit is covered. 7. Chemotherapy, Dialysis, Radiotherapy, Chronic Renal Failure including medicines, AIDS & HIV are covered. 8. Ayurvedic treatment for cancer patient will be permitted up to SI. Ayurvedic treatment for cancer patients at Private Ayurvedic Hospitals shall also be covered. 9. <u>AYUSH (i.e., Ayurveda, Yoga, and Naturopathy, Unani, Siddha and Homeopathy)</u> treatment up to 50% of the sum insured, per hospitalization at any Government/NABH/QCI accredited hospital. Curative Naturopathy to be included in AYUSH treatment. 10. Supply and fitting of external prosthetic devices, artificial aids including eyeglasses, hearing aids, artificial limbs, etc. if the same is necessitated following an accident and/ or disease. 11. Local ambulance charges for admission, transfer to another hospital and /or discharge under critical condition or in case of demise as advised by the doctor. 12. Surcharges levied by hospital or any other charges similar in nature would be payable under the policy. 13. Registration charges levied by hospital or any other charges similar in nature would be payable under the policy. 14. Nursing charges, Goods and Service Tax and or any other related charges associated to the room rent should not be clubbed with room rent for arriving at eligibility. 15. Service charge similar to incidental in nature (e.g. surcharges, registration charges, professional charges, accident, and emergency charges) levied by the hospital or any other charges similar in nature would be payable under the policy. 16. Charges for special nurse/attendant covered for insured persons irrespective of age during the hospitalization. 17. Special nursing/attendant charges for all for a maximum period of 60 days after hospitalization, if recommended by attending doctor or hospital. 18. In case of bilateral knee or hip replacement surgery done during the same hospitalization, reimbursement to be made up to twice the ceiling applicable as per Table 1 and
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- cashless extended in the empaneled hospitals to be made twice the ceiling applicable as per Table 1.
19. Cataract operation with a cap of ₹90,000/- PER EYE uniform for all including cost of laser & multifocal lens and spectacles (if part of the package) within the limit. Advancement in treatment & surgical procedures under cataract to be made payable. PPN charges are not applicable for cataract claims and to be processed as per specified limit of ₹90,000/-.
 20. Investigation charges and medicine charges levied during hospitalization will be reimbursed in full irrespective of room occupied. Pro rata deduction will not be applicable on investigation charges and medicine charges.
 21. All Oral & adjuvant chemotherapy to be covered up to twice the sum insured limit on cumulative basis.
Pre/post claim of Oral Chemo to be paid including consultation, investigation, pharmacy of any other expenses incurred in pre & post period of Oral Chemo.
 22. Immunotherapy and other similar kind or therapies for cancer patients to be covered. Any additional amount claimed to be utilized from corporate buffer on approval from NABARD.
 23. Coverage for injection like but not limited to Zolendronic Injection, Bortezomib Injection & Terifrac Injection administration, Injection Firmagon, Injection Gemtide & Injection Rituximab administration covered under Day Care procedures subject to sum insured on cumulative basis.
 24. Eye treatment- Reimbursement of cost of intra vitreous injection Avastin/ Lucentis/ Macugen/ Ozurdex etc. allowed during the policy year with a limit of ₹1,25,000/- per eye.
 25. Psychiatric treatment to be included on IPD basis up to the sum insured.
 26. EECPP (Enhanced External Counter Pulsation) to be included under the policy on OPD basis up to the per hospitalization limit. Settlement of claim to be done on reimbursement basis only after completion of full treatment.
 27. Donor medical expenses in case of transplants like kidney, liver etc. to be covered within the sum insured. (Organ cost not covered under policy).
 28. Injections for Autoimmune disorders/arthritis and ankylosing spondylosis with/without day care hospitalization requirement. Limit will be ₹25,000/- per injection upto sum insured.
 29. Chemotherapy at home is covered.
 30. All organ transplants, including stem cell transplant/ therapy are covered upto sum insured, provided treatment is approved by Indian Medical Association, Indian Council of Medical Research or Ministry of Health and Family Welfare. Any additional amount claimed to be utilized from corporate buffer on approval from NABARD.
 31. Artificial limbs payable for all diseases. Artificial limbs fitted following any surgical procedure to be covered. Timeline not restricted to post 60 days for the same.
 32. Pandemic hospitalization related claims: Pandemic claims

	<p>including new variants and/ or complications payable at actuals.</p> <p>33.PPE Kits, gloves and related consumables or services used for pandemic hospitalization to be covered at actuals.</p> <p>34.PPE Kits and gloves for non-pandemic hospitalization to be covered at actuals.</p> <p>35.Omission to insure: Omission to insure up to 10% of lives. The date of coverage for the retiree will be at the discretion of NABARD.</p> <p>36.Liability for Functional Endoscopic Sinus Surgery (FESS): To be covered up to sum insured.</p> <p>37.Cyber Knife Treatment / Robotic Surgery: To be covered up to sum insured.</p> <p>38.Internal congenital ailments are covered for all.</p> <p>39.External congenital ailments for life threatening conditions to be covered for all.</p> <p>40. GIPSA / PPN for private insurers not applicable.</p> <p>41. Reasonable & Customary clause not applicable.</p> <p>42.Injection, including but not limited to, Luprodex for advance prostate cancer and Injection Ferinject for anaemia.</p> <p>43.Non-medical items such as cotton bandages, aprons, cosy towels, dressing bags, sanitary pads, diapers and adhesive bandages etc. to be covered in cases like burns and traumas.</p> <p>44.Purchase of CPAP, Bi-PAP machine, infusion pump and oxygen concentrator for subsequent use at home on medical advice will be covered.</p> <p>45.Charges towards all types of instruments/ equipment's used in OT/ICU shall be covered.</p> <p>46. Diagnostic Dilation and Cutterage (D&C) and hysteroscopy shall be covered.</p> <p>47.Single-use dialyzer must be covered without clarification from hospital.</p> <p>48. Cost of crutches, walkers, oximeter and thermometer post-hospitalization shall be covered.</p> <p>49. Monoclonal antibody treatment for all ailment to be cover.</p> <p>50. Any ailment, hormonal therapy, biological therapy, immunotherapy, adjuvant therapy and targeted therapy should be payable under IPD/Day care upto sum insured.</p> <p>51.For Physiotherapy treatments prescriptions issued by Physiotherapist or an Orthopedics can be considered.</p> <p>52.Procedure charges should be payable without requiring a detailed breakup of the costs.</p>
Exclusions	<p>1. Circumcision, unless necessary for the treatment of illness not otherwise excluded in this section or required as a result of accidental body injury.</p> <p>2. Vaccination, inoculation cosmetic treatment (including any complications arising out of or however attributable to any cosmetic treatments, or the replacement of the existing breast implant), aesthetic treatment, experimental, investigational or unproven procedures or treatments, devices & pharmacological regiments.</p> <p>3. Vitamins & tonic unless forming necessary part of the treatment/ illness as certified by the attending doctor.</p>

	<ol style="list-style-type: none"> 4. Personal comfort and convenience items or services such as television, telephone, barber or beauty service, guest service, and similar incidental services & supplies. 5. Treatment of obesity (including morbid obesity) and any other weight control programs, services & supplies. 6. Durable medical equipment (including but not limited to wheelchairs, crutches, artificial limbs (except as allowed in Sr. No.10, 30, 43 & Sr. No.46 of additional features) & the like), 7. Any travel/ transportation cost or expenses (except local ambulance charges. 8. Ionizing, radiation, or contamination by radio activity from any nuclear waste or from combustion of nuclear fuel or otherwise; or the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, or asbestosis or any related condition resulting from the existence, production, handling processing, manufacture, sales, distribution, deposit, or use of asbestos or asbestos products. 9. In vitro fertilization (IVF), GIFT procedures, ZIFT procedures or any related prescription, medication, and treatment. Embryo transport, donor ovum & semen & related cost including collection & preparation; voluntary medical termination of pregnancy.
Important Policy Feature	<p>The policy will pay in respect of hospitalization expenses as per the limit per hospitalization stated in Table 1 with respect to sum insured limits and room rent limits.</p> <p>If the insured is diagnosed with an illness or suffers accidental bodily injury, which necessitates his hospitalization, the insurer will reimburse the insured person's consequent hospitalization expenses for medical expenses reasonably and necessarily incurred including but not limited to:</p> <p>Revised Room & Board charges are applicable as per Table 1.</p> <p>In the event of the insured utilizing room rent higher than his/her limits then following procedure will be followed in settling the claim:</p> <ol style="list-style-type: none"> 1. <ol style="list-style-type: none"> a) If the hospital maintains the tariff depending upon the room rent, then claim will be settled on the rates specified therein for all charges incurred. b) If such list is not available, then the charges will be settled on pro-rata basis. c) In any case the pro-rata claim cannot be below the procedure charges of such treatment. d) In case of death the claim will be settled on pro-rata basis if insured is utilizing room rent higher than his/her limit. e) Claims will be settled on proportionate basis if higher room rent is opted, however the minimum payment will be made as per PPN tariff (for PSU insurers) irrespective of

	<p>higher room rent.</p> <p>f) Pro rata will be applied on all hospitalization expenses except Medicine, Consumables and investigation charges.</p> <ol style="list-style-type: none"> 2. Doctor's fees. 3. Intensive care unit. 4. Nursing expenses. 5. Surgical fees, operating theatre, anesthesia & oxygen & their administration. 6. Physiotherapy. 7. Drugs & medicines consumed on the premises. 8. Hospitalization miscellaneous services (such as laboratory, x- ray, diagnostic test). 9. Dressing, ordinary splints & plaster casts. 10. Cost of prosthetic devices. 11. Organ transplantation including the treatment costs of the donor but excluding the cost of organ.
Other Customized Feature	<ol style="list-style-type: none"> 1. Individual ID Cards for each member & spouse. 2. Access to 24 hours help line (TPA must set up special help line numbers for NABARD retired employees) 3. In case of death of the insured during hospitalization or within 48 hours of discharge from the hospital, full amount (Refer Point 1 of the Important Policy Features) excluding non-medical items of the hospital bills, will be paid irrespective of the hospitalization limit. 4. No members will be out of the scheme till the buffer amount is available. 5. There will be no cap / restriction on the number of medically justified hospital confinements per policy period. 6. In case of treatment in government/municipal hospital where cashless facility is not available on account of (advance) payment facility, up to 50% of the estimated cost of treatment within the limit per hospitalization will be paid directly to the hospital from where the estimate is taken. 7. Bifurcation need not be given by the hospital if package charges on PTCA, CABG, Renal Transplantation, etc. if charged within the entitled ceiling of the employee & approved by the TPA. 8. Any further new advancement in treatment modalities to be covered if it is a part of IPD – hospitalization on actual basis. 9. Claim processing to be done basis on photocopies of investigation reports. Only in mandatory conditions, insurer may ask for original reports.
Settlement of Claims	<p>Intimation of hospitalization should be waived off. Immediately after submission of relevant documents from the date of discharge from hospital, not later than 45 days, the claims will be settled within 15 days (For members not availing cashless facility) and penalty clause as per IRDA norms will be applicable for delayed settlement.</p> <p>There will be no rejection of claims due to delay of submission of documents.</p>
Rejection of Claims	<p>Repudiation of claims shall be at sole discretion of Bills Section, HRMD, Head Office of NABARD.</p>

Policy Administration	<ol style="list-style-type: none"> 1. Bidders must agree to work with the TPA/s as decided by NABARD and communicated to the selected Insurer subsequently. A written Service Level Agreement will be put in place prior to the date of commencement of the cover. 2. In case of new entries, cover starts from the date of joining. 3. In case of separations/ death, coverage ceases automatically from that date. Pro-rata refund of premium shall be credited in cases of deletion of members provided no claim has been admitted in respect of such member(s). For deletion in case of demise, the insurance company needs to consider the date of demise as given by NABARD for pro-rata refund of premium. 4. In the event of death of retired employee, the spouse will continue to be covered. 5. All admissions / exits shall be adjusted pro-rata, subject to monthly declarations- cover shall not be denied on grounds that the deposit premium was inadequate for that month. 6. The insured shall maintain a deposit premium to take care of additions/ exits of the employees. This deposit shall be replenished each month to maintain the deposit balance. 7. Monthly declarations shall be sent through email by the insured to the insurer in the succeeding month. The insurer shall calculate the pro-rata premium/ refund and communicate the same to NABARD, who will arrange for additional premium, if any. Refund premiums if any shall be credited to the deposit account. The final refund, if any, shall be returned to the insured within one month from the date of expiry of the policy. 8. There should be a monthly meeting where the insured, the insurer and the TPA(s) review the progress/ health and service-related issues. 9. NABARD would carry out review of administration of claims on sample basis during the policy period of GMP 2025-26. Insurance Brokers M/s AON Risk Insurance Broker India Pvt. Ltd. would also carry out review of administration of claims as a part of their scope of work.
Special Conditions	The policy shall be valid for One Year from 15 September 2025 to 14 September 2026. Insurance policy should not have a cancellation clause.
Servicing	NABARD reserves the right to seek a change of TPA, by giving 30 days' notice, at any time during the currency of the policy without assigning any reasons.

Day Care Facilities	<p>Currently 150+ day care surgeries are covered under the policy.</p> <p>Any further new advancement in treatment modalities including all day care traditional treatments to be covered if it is a part of any other insurer's Day Care list.</p> <p>Please find below the list of 150+ day care surgeries but not limited to:</p> <p>Operation on the Ears:</p> <p>Microsurgical Operations on the Middle Ear</p> <ul style="list-style-type: none"> • Stapedotomy • Revision of a Stapedotomy • Other operations on the auditory ossicles • Myringoplasty (Type 1-tympanoplasty) • Tympanoplasty (Closure of an eardrum perforation and reconstruction of the auditory ossicles) • Revision of Tympanoplasty • Other Microsurgical operations on the Middle Ear <p>Other Operations on the Middle and Internal Ear:</p> <ul style="list-style-type: none"> • Paracentesis (myringotomy) • Removal of a tympanic drain • Incision of the mastoid process and middle ear • Mastoidectomy • Reconstruction of the middle ear • Other excisions of the middle and inner ear • Fenestration of the inner ear • Revision of a fenestration of the inner ear • Incision (opening) and destruction (elimination) of the inner ear <p>Operation on the Nose and the Nasal Sinuses:</p> <ul style="list-style-type: none"> • Excision and destruction of diseased tissue of the nose • Operations on the turbinates (Nasal Concha) • Other operations on the nose • Nasal sinus aspiration <p>Operation on the eyes:</p> <ul style="list-style-type: none"> • Incision of the tear glands • Other operation on the tear ducts • Incision of diseased eyelids • Excision and destruction of diseased tissue of the eyelid • Operations on the canthus and epicanthus • Corrective surgery for entropion and ectropion • Corrective surgery for blepharoptosis • Removal of foreign body from conjunctiva • Removal of foreign body from the cornea • Incision of the cornea • Operations for pterygium • Other operations on the cornea • Removal of foreign body from the lens of the eye
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- Removal of foreign body from the posterior chamber of the eye
- Removal of a foreign body from the orbit and eyeball
- Cataract operation with a cap of ₹90,000/- PER EYE uniform for all including cost of laser, multifocal lens within the limit. Advancement in treatment & surgical procedures under cataract to be made payable. PPN charges are not applicable for cataract claims and to be processed as per specified limit of ₹90,000/-.
- Reimbursement of cost of intra vitreous injection Avastin / Lucentis / Macugen / Ozurdex etc. allowed during the policy year with a limit of ₹1,25,000/-per eye.

Operation of the skin and subcutaneous tissue:

- Incision of a pilonidal sinus
- Other incisions of the skin and subcutaneous tissues
- Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissue
- Local excision of the diseased tissue of the skin and subcutaneous tissues
- Other excisions of the skin and subcutaneous tissues
- Simple restoration of surface continuity of the skin and subcutaneous tissues
- Free skin transplantation, donor site free skin transplantation, recipient site
- Revision of skin plasty
- Other restoration and reconstruction of the skin and subcutaneous tissues
- Chemosurgery of the skin
- Destruction of diseased tissue in the skin and subcutaneous tissues

Operation on Mouth and Face Operation on the Tongue

- Incision, excision and destruction of diseased tissue of the tongue
- Partial Glossectomy
- Glossectomy
- Reconstruction of the tongue
- Other operation on the tongue

Operation on the salivary glands and salivary ducts

- Incision and lancing of a salivary gland and salivary duct
- Excision of diseased tissue of a salivary gland and salivary duct
- Resection of salivary gland
- Reconstruction of a salivary gland and salivary duct
- Other operations on the salivary glands and salivary ducts

Other operations on the Mouth and Face

- External incision and drainage in the region of the mouth, jaw and face
- Incision of the hard and soft palate

- Excision and destruction of diseased hard and soft palate
- Incision, excision and destruction in the mouth
- Plastic surgery to the floor of the mouth
- Palatoplasty
- Other operations in the mouth

Operations on the Tonsils and Adenoids

- Trans oral incision and drainage of a pharyngeal abscess
- Tonsillectomy without adenoidectomy
- Tonsillectomy with adenoidectomy
- Excision and destruction of a lingual tonsil
- Other operations on the tonsils and adenoids

Traumatological Surgery and Orthopedics

- Incision on bone, septic and aseptic
- Closed reduction on fracture, laxation or epiphyseolysis with osteosynthesis
- Suture and other operations on tendons and tendon sheath
- Reduction of dislocation under GA, including K- wire
- Arthroscopic knee aspiration

Operation on the Breast

- Incision of the breast
- Operation on the nipple

Operation on the Digestive Tract

- Incision and excision of tissue in the perianal region
- Surgical treatment of anal fistula
- Surgical treatment of haemorrhoids
- Division of the anal sphincter (sphincterotomy)
- Other operations on the anus
- Ultrasound guided aspirations
- Sclerotherapy
- Endoscopy/Colonoscopy
- ERCP (Endoscopic retrograde cholangio – pancreatography)

Operations of Female Reproductive/Sexual Organs

- Incision of the ovary
- Insufflation of the fallopian tube
- Other operation on the fallopian tube
- Dilation of the cervical canal
- Conization of the uterine cervix
- Other operations on the uterine cervix
- Incision of the uterus (Hysterectomy)
- Therapeutic curettage
- Culdotomy
- Incision of the vagina
- Local excision and destruction of the diseased tissue of the vagina and the pouch of Douglas
- Operation's on Bartholin's gland (cysts)

- Incision of the vulva

Operations of Male Reproductive/Sexual Organs

Operations on the Prostate and Seminal Vesicles

- Incision of the prostate
- Transurethral excision and destruction of prostate tissue
- Transurethral and precutaneous destruction of prostate tissue
- Open surgical excision and destruction of Prostate tissue
- Radical Prostatovesiculectomy
- Other excision and destruction of prostate tissue
- Operations on the seminal vesicles Incision and excision of periprostatic tissue
- Other operations on the prostate.
- TUMT/TUNA-Transurethral microwave thermotherapy/Transurethral needle ablation

Operation on the Scrotum and Tunica Vaginalis Testis

- Incision of the Scrotum and Tunica Vaginalis testis
- Operation on a testicularhydrocele
- Excision and destruction of diseased scrotal tissue
- Plastic reconstruction of the Scrotum and tunica Vaginalistestis
- Other operations on the scrotum and tunica vaginalis testis

Operation on the Testes

- Incision of the Testes
- Excision and destruction of diseased tissue of the testes
- Unilateral orchidectomy
- Bilateral orchidectomy
- Orchidopexy
- Abdominal exploration incryptorchidism
- Surgical reposition of an abdominaltestis
- Reconstruction of the testis
- Implantation, exchange and removal of a testicularporsthesis
- Other operations on the testis

Operations on the Spermatic Cord, Epididymis and Ductus Deferens

- Surgical treatment of a varicocele and a hydrocele of the spermatic cord
- Excision in the area of the epididymis
- Epididymectomy
- Reconstruction of the spermaticcord
- Reconstruction of the Ductus deferens and epididymis
- Other operations on the spermatic cord, epididymis and ductusdeferens

Operations on the Penis

- Operations on the foreskin
- Local excision and destruction of diseased tissue of the penis
- Amputation of the penis
- Plastic reconstruction of the penis
- Other operations on the penis

Operations on the Urinary System

- Cystoscopical removal of stones

Other Operations / Procedures:

- Lithotripsy
- Coronary angiographies
- Dialysis
- Coronary CT angiography
- Chemotherapy & radiotherapy
- Chemotherapy at home
- Oral chemotherapy is covered under Policy up to twice the sum insured limit on cumulative basis.
- Age related Macular Degeneration (Laser Treatment)
- Carotid Artery Angiography
- Foamsclerotherapy
- Treatment of pemphigus variegatus by rituximab therapy (injection rituximab)
- All types of angiographies covered.
- Cystoscopy
- Photo dynamic laser therapy covered under ARMD treatment.
- Cost of CRF/CKD treatment including the cost of injection Erythropoietin/Cyclosporine/Sandimmune up to admissible per hospitalization limit on cumulative basis and related injections.
- Coverage for injection like but not limited to Zoledronic Injection, Bortezomib Injection & Terifrac Injection administration, Injection Firmagon, Injection Gemtide & Injection Rituximab administration covered under day care procedures subject to sum insured on cumulative basis
- Injections for Autoimmune disorders/arthritis and ankylosing spondylosis with/without day care hospitalization requirement. Limit will read as ₹ 25,000 per injection upto sum insured.
- CAPD (Continuous Ambulatory Peritoneal Dialysis)
- AV fistula for dialysis
- All Biopsies including Internal, External Biopsy and all procedures to be covered.
- Chemo port insertion/Removal
- Blood transfusion

Table 1 – Grade wise Limit

Grade	Sum Insured	Room/ICU Rent Limit	
		Grade Wise Eligible Room Limit	
		Room Rent	ICU Rent
Group 'B' & 'C' employees	₹4,80,000/-	₹4,800/-	₹7,200/-
Officer – Gr A, B, C	₹6,00,000/-	₹6,000/-	₹9,000/-
Officer – Gr C (PP), D, E, F	₹7,20,000/-	₹8,400/-	₹12,600/-
Executive Director	₹9,60,000/-	Unlimited	Unlimited
DMD/MD/Chairman	Unlimited	Unlimited	Unlimited

Annexure 5: INTEGRITY PACT

(To be submitted as part of Technical Bid)

Section 6 – Integrity Pact should be duly filled in and uploaded on CPPP website.

(To be executed on ₹500 Stamp paper)

INTEGRITY PACT

Between

National Bank for Agriculture and Rural Development (NABARD)
hereinafter referred to as “**The Principal**”

And

..... hereinafter referred to as “**The Bidder/Contractor**”

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for Group Medclaim Policy for Retired Employees of NABARD. The Principal values full compliance with all relevant laws of the land, rules, regulation, and economic use of resources and of fairness /transparency in its relations with its Bidder(s) and/or Contractor(s).

In order to achieve these goals, the Principal will appoint Independent External Monitors (IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1 – Commitments of the Principal

- (1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:-
 - a. No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
 - b. The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will, in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
 - c. The Principal will exclude from the process all known prejudiced persons.
- (2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

Section 2 – Commitments of the Bidder(s)/Contractor(s)

- (1) The Bidder(s) / Contractor(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s) / Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution :

- a. The Bidder(s) / Contractor(s) will not, directly or through any other person or firm, offer, promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
 - b. The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
 - c. The Bidder(s)/Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s) / Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
 - d. The Bidder(s)/Contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any. Similarly the Bidder(s)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any.
 - e. The Bidder(s) /Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
 - f. Bidder(s) /Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
- (2) The Bidder(s) /Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

Section 3 – Disqualification from tender process and exclusion from future contracts

If the Bidder(s) /Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form which put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s) /Contractor(s) from the tender process.

Section 4 – Compensation for Damages

- (1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.
- (2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

Section 5 – Previous transgression

- (1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.

- (2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process.

Section 6 – Equal treatment of all Bidders / Contractors/ Subcontractors

- (1) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.
- (2) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors
- (3) The Principal will disqualify from the tender process all bidders who do not sign the Pact or violate its provisions.

Section 7 – Criminal charges against violating Bidders(s)/Contractors/ Subcontractors

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8 – Independent External Monitor

- (1) The Principal appoints competent and credible Independent External Monitor for this Pact after approval by the Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.

The Independent External Monitor appointed for NABARD is,

Shri Jagdeep Kumar Ghai,
PTA & FS (Retd),
Flat 1032, A Wing, Vanashree Society,
Sector 58 A&B, Palm Beach Road,
Nerul, Mumbai, Pin 400706.

- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders /Contractors as confidential. He / she reports to the Chairman, NABARD.
- (3) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Principal including that provided by the Contractor. The Contractor will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.
- (4) The monitor is under contractual obligation to treat the information and documents of the Bidder(s) /Contractor(s) / Sub-contractor(s) with confidentiality. The Monitor has also signed declarations on 'Non-disclosure of Confidential Information and of 'Absence of Conflict of Interest'. In case of any conflict of interest arising at a later date, the IEM shall inform Chairman, NABARD and recuse himself/herself from that case.
- (5) The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project, provided such meetings could have an impact on the contractual relations between the Principal and the Contractor. The parties offer to the Monitor the option to participate in such meetings.
- (6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

- (7) The monitor will submit a written report to the Chairman, NABARD within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposal for correcting problematic situations.
- (8) If the Monitor has reported to the Chairman, NABARD, a substantiated suspicion of an offence under the relevant IPC/PC Act, and the Chairman NABARD has not, within reasonable time, taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
- (9) The word '**Monitor**' would include both singular and plural.

Section 9 – Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

If any claim is made/lodge during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharge/determined by the Chairman of NABARD.

Section 10 – Other provisions

- (1) This agreement is subject of Indian Law, Place of performance and jurisdiction is the Head Office of the Principal, i.e. Mumbai.
- (2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
- (3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- (4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
- (5) Issues like Warranty/Guarantee etc. shall be outside the purview of IEMs.
- (6) In the event of any contradiction between the Integrity Pact and its Annexure, if any, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal)

(Office Seal)

(For & On behalf of the
Bidder/Contractor)
(Office Seal)

Name of the Authorised Signatory
Designation

Place _____

Date _____

Witness 1: Signature -----
Name & Address -----

Witness 2: Signature -----
Name & Address -----

Annexure – 6

Section 8 – Declaration of Financial Bid (On a ₹500/- stamp paper, to be submitted as part of the Financial Bid)

DECLARATION OF FINANCIAL BID

We hereby confirm that we have gone through the scope of RFP and confirm acceptance of the terms stated herein. We also confirm that we have underwritten the policy premium bid on the basis of plan design and incorporating all costs under policy outgo. We also accept that the quote submitted is based on necessary internal approval of Competent Authority and shall not change the quote after bid submission and opening of the price bid. The quote shall be valid for the entire policy period i.e., from 15 September 2025 to 14 September 2026.

Decision of National Bank for Agriculture and Rural Development shall be final and binding in case of any deviation.

Date

Signature with Office Seal

Name

Designation

Annexure – 7

Format for declaration on Sexual Harassment of women at workplace (Prevention, Prohibition, and Redressal) Act, 2013 (To be part of the Service Level Agreement)

1. The Service Provider shall comply with the provision of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013.
2. In case of any complaint of sexual harassment against an employee or any representative of the Service Provider, the complaint will be filed before the internal complaints committee constituted by the service provider and the service provider shall ensure appropriate action under the said Act in respect to the complaint.
3. In case of any complaint of sexual harassment against an employee of the Service Provider within the premises of NABARD, a complaint will be filled before the Central Complaints Committee/Regional Complaints Committee constituted by NABARD under “Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
4. Any complaint of sexual harassment from any aggrieved employee of the service provider against any employee of the National Bank will be taken cognizance of by the Central Complaints Committee /Regional Complaints Committee by NABARD under “Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.
5. The Service Provider shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employees of the service provider, for instance any monetary relief to NABARD’s employees, if sexual violence by the employee of the company is proved in the committee.
6. The Service Provider shall be responsible for educating its employees and representatives about prevention of sexual harassment at workplace and related issues.
7. The Service Provider shall provide a complete and updated list of its employees and representatives who are deployed within NABARD premises.

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6. (a) Name and Address of the attending Medical Practitioner (Pre-hospitalization if any)

.....

.....

Pin Code..... State / U.T

(b) Qualification & Telephone No

(c) Registration No.....

(d) Name & Address of the Hospital / Nursing / Clinic:.....

.....

.....

Pin Code..... State/U.T.

Date of Admission Date of Discharge

7. In support of the above claim, I submit the following documents:

1	<u>Original Claim Form duly signed by you.</u>
	[Fill the claim amt in Signed Claim Form]
2	<u>Original Main Hospital bill with Bill Number & break up.</u>
	(With detailed break up of various heads like Room Rent/OT charges/Nursing etc).
3	<u>Original Discharge summary</u>
	(Gives the summary of diagnosis and treatment in hospital)
4	<u>Original Death summary</u>
	(Only in case of death of Patient during Hospital stay).
5	<u>Original Hospital Payment Receipt with receipt number</u>
	(With seal & signature of hospital) (if main bill does not carry a bill number).
6	<u>Original Payment Receipt with receipt number</u>
	(For consultation/surgeon charges if charged outside the main hospital bill).
7	<u>Hospital registration number</u>
	(Registration No. & Number of beds, on hospital letterhead with signature).
8	<u>Doctor's registration number</u> (On doctor's letterhead with signature).
9	<u>Original Pharmacy and Investigation bills</u> (Along with copies of prescriptions & Lab reports).
10	<u>Original prescriptions</u>
	(On doctor's letterhead mentioning duration and dosage for medicines and advice for diagnostic tests).
11	<u>Investigation reports in original/attested from hospital</u>
	(Reports for all tests done along with images)
12	<u>Police FIR / Medico Legal Certificate (MLC)</u>
	(Mandatory for All Road traffic accidents-Duly attested by Police with
13	<u>Indoor Case Papers</u> (if required by TPA)

Any other (pl. specify):

.....
.....

Total Claim Amount:

.....

.....

Please note:

You can submit “Original” copies of Discharge Summary / Prescriptions and all Diagnostic / Lab Reports, but they should be Duly Certified by either the hospital or the Insurer. Uncertified copies will not be accepted.

KYC Guidelines: Please submit any ID proof along with claim documents like PAN card, Voter ID card, Adhaar card etc.

I hereby declare that the information furnished in this Claim Form is true & correct to the best of my knowledge & belief. If I have made any false or untrue statement, suppression or concealment of any material fact, my right to claim reimbursement shall be forfeited.

I also consent and authorize T.P.A. _____ to seek necessary medical information from any hospital / Medical Practitioner who has attended on the person against whom the claim has been made.

I hereby declare that I have included all the bills/receipts for the purpose of this claim & that I will not be making any supplementary claim except the pre & post hospitalization claim, if any

Date:

Place:

To

TPA,

Dear Sir/Madam

I/We furnish below details of my/our bank to be used effecting payments due to us by NEFT/RTGS:

Registration for NEFT / RTGS Payments										
Insured Name										
Policy Number										
Policy Holder Name										
Card No										
Employee Code										
Permanent Address										
Address for Communication										
BANK ACCOUNT DETAILS FOR NEFT / RTGS PAYMENTS										
IFSC Code *										
Bank Name										
Bank Branch Name										
Bank Branch Address										
MICR Code (9 Digit number)										
Full Bank Account No. (for NEFT) *										

**Please attached Scanned copy of cancelled Cheque leaf. Verify the details with your bank before submitting.*

I/We hereby declare that the particulars given above are correct and express my/our willingness to receive credit of payments through the mode indicated above. Notwithstanding my/our choice of mode reserves the right to issue a cheque / credit the account in the mode that they may deem fit. I/We would not hold responsible, if the transaction is delayed or not effected at all or credited to an incorrect account for reasons of incomplete /incorrect information.

	For Office Use: Reference No: <input type="text"/>
Signature of Applicant	Bank Details verified by:
Place: Date:	Details captured in System on: Details captured in System verified, and found correct: Signature of Officer: Name & Designation Date: